



# SANTAM'S CORE PRODUCT FOR INDIVIDUALS

**EXCLUSIVE TO BONITAS MEMBERS**

At Santam, we do insurance properly with careful consideration, due diligence and expertise. We believe that, because you care about your valuables, you need good and proper insurance that does the same. We take the time to understand the risks you face and offer insurance solutions suited to your needs.

## REASONS TO CHOOSE SANTAM

- We are South Africa's **largest short-term insurer**.
- We insure risks to the value of **over R4 trillion**.
- We are there for you **for claims** and emergencies, and offer free Emergency Value-Added Services.
- We help to keep you safe by keeping you updated with **safety tips, weather warnings**.

## THE SANTAM OFFER IS EXCLUSIVE TO BONITAS MEMBERS

This exclusive offering to Bonitas members (who are not currently insured with Santam) means you qualify for a **10% discount** on their short-term insurance premium (Core product)\*.

When you have cover under the Santam Core product, you can take the Core product, you can save up to **25% for safe driving behaviour** from a telematics device, a data gathering tool used to establish preventative measures.

If you drive less, you can save up to **20% on your insurance premium** with the SmartPark™ solution, reducing your risk on the road. Lastly, at no additional cost to you, Santam also offers Emergency Value-Added Services to assist you when life happens.

\*Based on your insurance risk profile.

# THE CORE PRODUCT

Our Core product offers Bonitas members (who are not currently insured with Santam), access to innovative insurance solutions and services. It includes cover for vehicles, contents, buildings, and all risk, as well as value-added benefits that are tailored to suit your lifestyle needs.



## Vehicle

- Cover for cars, light duty vehicles, motorcycles, trailers or caravans ranging from third party to comprehensive cover
- Cover for basic events such as accident, theft and replacement of vehicle keys
- Optional cover:
  - specified accessories
  - tools, spare parts and travel accessories
  - cover for credit shortfall (with/without residual)
  - accidental damage to tyres or rims
  - vehicle hire



## All risks

- All risks covers you for loss or damage to items you wear or carry with you outside your home
- This includes items such as clothing and personal effects
- We also provide cover for specified items such as jewellery, mobile devices and bicycles



## Optional extras

- Watercraft
- Personal legal liability
- Extended personal legal liability
- Legal costs and legal expenses
- Personal accident



## Building and contents

- Cover for your property, premises and contents
- Cover for basic events such as fire and burglary, we also cover:
  - veterinary expenses
  - property keys
  - transport of groceries
  - subsidence and landslip
  - personal effects of domestic employees and guests

# ADDED VALUE

The Core products has the following benefits:

1. Six **free** Emergency Value-Added services
2. Save up to 20% with SmartPark™
3. Save up to 25% with telematics

# EMERGENCY VALUE-ADDED SERVICES

For us, insurance good and proper is a way of life. We are here for you when you need us. When you take up a Santam policy, we offer you our Emergency Value-Added Services at **no additional cost**.



## 1. Route assistance

- Available 24/7 helpline offers assistance when you are lost or have left your directions at home / office. Clear directions are given telephonically whilst on route or e-mailed to a specific address.
- You will also get detailed map information (major metropolitan areas) and basic route information (rural areas)



## 2. Home-drive assistance

- Our chauffeur service will get you home safely if you're over the legal alcohol limit
- The service is available within a 50 km radius of the Central Business District of 10 cities
- A maximum of six trips per year



## 3. Road assistance

- Assistance in the event of a mechanical or electrical breakdown
- A jump-start service
- A service provider will be dispatched to unlock your car if your keys are locked inside
- Changing of flat tyres at both roadside and non-roadside locations
- 10 litres of fuel is supplied - at a roadside location - in the event of the car running out of fuel



## 4. Home assistance

A 24-hour helpline which provides you with assistance for emergency household repairs that need to be carried out within two hours of the call and that could result in consequential damage. Santam will assist with:

- Plumbers
- Electricians
- Locksmiths
- Glaziers



## 5. Legal advice

- Our experienced attorneys provide expert legal advice
- Advice over the phone and standard documentation offered free of charge
- The first 30 minutes of a direct consultation are free



## 6. Medical Assistance

- 24 hour emergency advice and assistance call centre
- Immediate dispatch of emergency medical services in order to provide life-saving assistance
- Emergency transportation by air or road ambulance
- Access to non-emergency medical transportation, for your own cost
- Referrals to doctors and other medical facilities
- Unlimited telephonic trauma counseling
- Repatriation to an appropriate facility in area of residence after an incident. Following an incident children transported to a place of safety

Terms and conditions apply

# SmartPark™

**Are you driving less?** You could **save up to 20%** on your insurance premium with SmartPark™.

**It's simple:** If you're driving less than 15 000 km a year, you could save up to 20% on your insurance premium with **SmartPark™, brought to you by Santam.** Because if your car's spending more time at home, you should be spending less on your premium.



## What is SmartPark™?

SmartPark™ is a distance-based vehicle insurance benefit. With SmartPark™, your insurance premium will be recalculated and discounted based on the revised number of kilometres you are likely to travel in the foreseeable future – all without having to restructure your policy or compromising your cover.



## Why SmartPark™?

We have noticed significant changes in the daily routines of South Africans, along with taking new approaches to managing personal finances. In response to these changing circumstances and the evolving needs of our clients, Santam introduced the SmartPark™ benefit that will bring significant savings on your vehicle insurance premium. In an effort to keep pace with innovation and delivering on our promise of Insurance Good and Proper, this benefit is a practical solution to address the changing needs of our clients.



## Who can benefit from SmartPark™?

SmartPark™ is available to all existing and new vehicle insurance policyholders. If you now work from home, travel less than usual or seldom use an insured vehicle, you stand to benefit from a discount on your car insurance premium.



## How does it work?

Your premium discount will be based on kilometres predicted to be travelled within your annual policy renewal period and a percentage discount will be granted within each of the following kilometre bands:

**0 – 5 000 km**

or

**5 001 – 10 000 km**

or

**10 001 – 15 000 km**

In order to qualify, you must supply your odometer reading along with your predicted kilometre band.

## TELEMATICS

Bonitas members (currently not insured with Santam) will get a discount on their insurance premium based on their insurance risk profile. Members can save up to 25% for safe driving behaviour using information gathered from a telematics device.

Telematics gathers data to establish preventative measures, allowing the driver the best possible opportunity to react to a potentially dangerous situation on the road.

# CLAIMING MADE EASY

Claims time is the time of truth. At Santam, we look for ways to pay your claim rather than not. We continue to deliver on our promise of insurance good and proper by offering you easy, safe and convenient ways to claim through our dedicated claims channels.

## WAYS TO REGISTER A CLAIM



### Santam App

#### REGISTER OR TRACK YOUR CLAIM through the Santam App

Policyholders can now report and track all claims through our client app and portal.

**The Santam App is free to download on an Android or Apple smartphone**



### The Santam client portal.

<https://client.santam.co.za/>



Via our WhatsApp Claims self-service or chat on **0860 505 911**.  
[Click here](#) for more info.



Call our 24/7 emergency claims line: **0860 505 911**

When you request a quote from Santam Direct, through the Bonitas website, you can expect to get a personalised financial product and world-class service.



### STEP 01

A Santam Direct sales consultant will send you an SMS – advising that you will receive a call from Santam.



### STEP 02

You will get a call and a quote from Santam Direct. and an SMS informing you of a follow-up call.



### STEP 03

Once you accept the quote, you will receive a Santam policy schedule.



### STEP 04

From that point onwards, you will be protected with **insurance good and proper**.